

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

William E. Hoffman Jr.
Debtor(s)

Bankruptcy Case No.: 20-21500-GLT
Issued Per Nov. 19, 2020 Proceeding
Chapter: 13
Docket No.: 30 – 5, 26
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated May 1, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$2,581 as of December 2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Quicken Loans, LLC (Claim No. 5) .
- ☒ H. Additional Terms: The secured claim of Wells Fargo Bank (Claim No. 2) shall govern as to claim amount, to be paid at the modified plan interest in a monthly amount to be determined by Trustee to pay in full.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: November 20, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
William E. Hoffman, Jr.
Debtor(s)

Case No. 20-21500-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 20, 2020

User: jhel
Form ID: 149

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2020:

Recip ID	Recipient Name and Address
db	+ William E. Hoffman, Jr., 1042 Whispering Woods Drive, Coraopolis, PA 15108-9033
15240794	AMEX, P.O. Box 650448, Dallas, TX 75265-0448
15254633	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15240798	+ Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15240799	+ Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15265707	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15240800	+ Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15240801	+ Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15240804	+ First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
15261735	+ First National Bank of Pennsylvania, Attention: Donna M. Donaher, 100 Federal Street, 4th Floor, Pittsburgh, PA 15212-5708
15254607	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
15243662	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000 Raleigh, NC 27605
15240811	Wells Fargo Bank NA, Credit Bureau Dispute Resoluti, Des Moines, IA 50306
15240812	+ Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
15249938	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15240813	+ Wells Fargo Dealer Services, Po Box 10709, Raleigh, NC 27605-0709
15240814	+ Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 21 2020 01:31:25	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15240803	+ Email/Text: DSLBKYP@discover.com	Nov 21 2020 01:44:00	Discover Student Loans, Attn: Bankruptcy, Po Box 30948, Salt Lake City, UT 84130-0948
15242968	+ Email/Text: DSLBKYP@discover.com	Nov 21 2020 01:44:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
15240802	+ Email/Text: DSLBKYP@discover.com	Nov 21 2020 01:44:00	Discover Student Loans, Pob 30948, Salt Lake City, UT 84130-0948
15266767	+ Email/Text: kbarkley@bernsteinlaw.com	Nov 21 2020 01:45:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15240796	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 21 2020 01:32:37	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15240795	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 21 2020 01:32:37	Chase / Subaru, P.o. Box 901003, Fort Worth, TX 76101
15240797	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 21 2020 01:33:52	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15249741	Email/Text: bk.notifications@jpmchase.com	Nov 21 2020 01:44:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505
15265902	Email/PDF: resurgentbknotifications@resurgent.com		

District/off: 0315-2

User: jhel

Page 2 of 3

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Total Noticed: 35

		Nov 21 2020 01:32:41	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15240806	+ Email/PDF: pa_dc_claims@navient.com	Nov 21 2020 01:31:25	Naviet, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
15240805	+ Email/PDF: pa_dc_claims@navient.com	Nov 21 2020 01:32:40	Naviet, Po Box 9635, Wilkes Barre, PA 18773-9635
15266233	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 21 2020 01:32:40	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15240808	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 21 2020 01:44:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906
15240807	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 21 2020 01:44:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
15241348	+ Email/PDF: gecsed@recoverycorp.com	Nov 21 2020 01:32:36	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15240809	+ Email/PDF: gecsed@recoverycorp.com	Nov 21 2020 01:33:51	Synchrony Bank/Sams, Po Box 965005, Orlando, FL 32896-5005
15240810	+ Email/PDF: gecsed@recoverycorp.com	Nov 21 2020 01:32:36	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, N.A.
cr		Quicken Loans, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans LLC bnicholas@kmlawgroup.com
Karina Velter	on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com

District/off: 0315-2

User: jhel

Page 3 of 3

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Kenneth Steidl

on behalf of Debtor William E. Hoffman Jr. julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@st
eidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 6